

## DOCUMENT WITH USER AUTHENTICATION

### Abstract

- 5 A document (e.g. a check) for a specific beneficiary has encoded on it a unique identifier, also present on an identity card owned by that beneficiary. A person presenting the document (e.g. to cash the check) also has to show their identity card. A check can then be made between the unique identity on the document (associated with the true beneficiary) and that obtained from the identity card in order to authenticate the person claiming to be the
- 10 true beneficiary.